

Information to identify the case:

Debtor 1	Gail S Nugent	Social Security number or ITIN	xxx-xx-0904
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	13-20956-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gail S Nugent

4/5/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Gail S Nugent
 Debtor

Case No. 13-20956-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Apr 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2018.

db
 514202165 +Gail S Nugent, 160 Prospect Ave, Phillipsburg, NJ 08865-1516
 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
 El Segundo, CA 90245-3504
 513943329 +Apex Asset Management, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106
 513943331 +Cbalv/creditech, Po Box 99, Bangor, PA 18013-0099
 513943337 +Mbs Inc, 65 E Elizabeth Ave Ste 3, Bethlehem, PA 18018-6518
 514222930 +MidFirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315
 513943338 +Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, Po Box 26648,
 Oklahoma City, OK 73126-0648
 513943340 +Pinnacle Financial Gro, Po Box 7230, Overland Park, KS 66207-0230
 513943341 +Pinnacle Financial Group, Po Box 7230, Overland Park, KS 66207-0230
 514108767 +Social Security, 134 S Fourth Street, Easton, PA 18042-3678
 513943344 State of New Jersey, PO Box 245, Trenton, NJ 08602-0245
 513943345 +The Bureaus Inc., Attention: Bankruptcy Dept., 1717 Central St., Evanston, IL 60201-1507
 513943347 +Zale/cbsd, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195-0363

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 05 2018 23:28:15 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 05 2018 23:28:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513954725 EDI: AIS.COM Apr 06 2018 03:03:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 513943330 +E-mail/Text: banko@berkscredit.com Apr 05 2018 23:27:48 Berks Credit & Coll,
 900 Corporate Dr, Reading, PA 19605-3340
 514151949 EDI: RECOVERYCORP.COM Apr 06 2018 03:03:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 514220975 EDI: BL-BECKET.COM Apr 06 2018 03:04:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,
 POB 3001, MALVERN, PA 19355-0701
 513943332 +EDI: WFNNB.COM Apr 06 2018 03:04:00 Comenity Bank/fashinbug, PO Box 182273,
 Columbus, OH 43218-2273
 513962161 +EDI: TSYS2.COM Apr 06 2018 03:04:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 513943333 +EDI: TSYS2.COM Apr 06 2018 03:04:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 513943334 +EDI: RMSC.COM Apr 06 2018 03:04:00 GECRB/JC Penny, Attention: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 513943335 +EDI: IRS.COM Apr 06 2018 03:04:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 513943336 +EDI: CBSKOHLS.COM Apr 06 2018 03:03:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 513943342 EDI: PRA.COM Apr 06 2018 03:03:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
 Norfolk, VA 23541
 514171800 EDI: PRA.COM Apr 06 2018 03:03:00 Portfolio Recovery Associates, LLC,
 c/o JC PENNEY CREDIT CARD, POB 41067, Norfolk VA 23541
 514202928 EDI: PRA.COM Apr 06 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o WAL-MART,
 POB 41067, Norfolk VA 23541
 513943339 +E-mail/Text: ebn@vativrecovery.com Apr 05 2018 23:27:53 Palisades Collection, LLC,
 210 Sylvan Ave, Ste 1, Englewood Cliffs, NJ 07632-2510
 513972056 EDI: Q3G.COM Apr 06 2018 03:04:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 513943343 +E-mail/Text: Supportservices@receivablesperformance.com Apr 05 2018 23:29:03
 Receivables Performanc, 20816 44th Ave W, Lynnwood, WA 98036-7744
 514007336 EDI: WFFC.COM Apr 06 2018 03:03:00 Wells Fargo Bank, N.A.,
 dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657
 513943346 +EDI: WFFC.COM Apr 06 2018 03:03:00 Wfs Financial/Wachovia Dealer Srvs, Po Box 3569,
 Rancho Cucamonga, CA 91729-3569

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513943348 ##Zucker, Goldberg & Ackerman, LLC, PO Box 1024, Mountainside, NJ 07092-0024

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 33

Date Rcvd: Apr 05, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Harvey I. Marcus on behalf of Debtor Gail S Nugent him@lawmarcus.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com

TOTAL: 7